

Information to identify the case:

Debtor 1 Dwayne R. Hagerty

First Name Middle Name Last Name

Social Security number or ITIN xxx-xx-1341

EIN -----

Debtor 2 Sally E. Hagerty

(Spouse, if filing) First Name Middle Name Last Name

Social Security number or ITIN xxx-xx-2176

EIN -----

United States Bankruptcy Court **WESTERN DISTRICT OF PENNSYLVANIA**

Case number: **17-21538-GLT**

Order of Discharge

12/18

IT IS ORDERED: A discharge under 11 U.S.C. § 1328(a) is granted to:

Dwayne R. Hagerty

Sally E. Hagerty

10/12/21

By the court:

Gregory L. Taddonio
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 13 Case

This order does not close or dismiss the case.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

For more information, see page 2

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
- ◆ some debts which the debtors did not properly list;
- ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
- ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;

- ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

In re:
Dwayne R. Hagerty
Sally E. Hagerty
Debtors

Case No. 17-21538-GLT
Chapter 13

District/off: 0315-2
Date Rcvd: Oct 12, 2021

User: dpas
Form ID: 3180W

Page 1 of 3
Total Noticed: 33

The following symbols are used throughout this certificate:

| Symbol | Definition |
|--------|--|
| + | Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP. |

CERTIFICATE OF NOTICE

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Oct 14, 2021:

| Recip ID | Recipient Name and Address |
|----------|---|
| db/jdb | + Dwayne R. Hagerty, Sally E. Hagerty, 157 Blackhawk Road, Beaver Falls, PA 15010-1271 |
| aty | + David Neeren, 425 Commerce Drive, Suite 150, Fort Washington, PA 19034-2727 |
| cr | + United States of America, United States Department, 700 Grant Street, Suite 4000, Pittsburgh, PA 15219-1956 |
| 14403180 | + Berkheimer, PO Box 25153, Lehigh Valley, PA 18002-5153 |
| 14403181 | + Center for Rehab Services, P.O. Box 400458, Pittsburgh, PA 15268-0001 |
| 14403183 | + FedLoan Servicing, P.O. Box 69184, Harrisburg, PA 17106-9184 |
| 14403185 | + Heritage Valley Health, 2 Peachtree Way, Beaver, PA 15009-1954 |
| 14403187 | + MedExpress, PO Box 719, Dellslow, WV 26531-0719 |
| 14403188 | + Navient, PO Box 9575, Wilkes Barre, PA 18773-0975 |
| 14403190 | + ROI, PO Box 62850, Baltimore, MD 21264-2850 |
| 14403192 | + Rowan Dental Associates, 8050 Rowan Road, Cranberry Twp, PA 16066-3624 |
| 14403193 | + Sharp Collections, 114 N. Mercer Avenue, Sharpsville, PA 16150-2211 |
| 14403194 | + Sharp Collections, Inc., PO Box 81, Sharpsville, PA 16150-0081 |
| 14695089 | U. S. Department of Education, c/o FedLoan Servicing, P. O. Box 69184, Harrisburg, PA 17106-9184 |
| 14403199 | + UPMC Dental, 600 Grant Street, Pittsburgh, PA 15219-2702 |

TOTAL: 15

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

| Recip ID | Notice Type: Email Address | Date/Time | Recipient Name and Address |
|----------|---|----------------------|---|
| smg | EDI: PENNDEPTREV | Oct 13 2021 07:03:00 | Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946 |
| smg | Email/Text: RVSVCBICNOTICE1@state.pa.us | Oct 13 2021 03:06:00 | Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946 |
| smg | EDI: PENNDEPTREV | Oct 13 2021 07:03:00 | Pennsylvania Dept. of Revenue, Department 280946, P.O. Box 280946, ATTN: BANKRUPTCY DIVISION, Harrisburg, PA 17128-0946 |
| smg | Email/Text: RVSVCBICNOTICE1@state.pa.us | Oct 13 2021 03:06:00 | Pennsylvania Dept. of Revenue, Department 280946, P.O. Box 280946, ATTN: BANKRUPTCY DIVISION, Harrisburg, PA 17128-0946 |
| cr | + EDI: AISACG.COM | Oct 13 2021 07:03:00 | Ally Financial, c/o AIS Portfolio Services, LP, 4515 N Santa Fe Ave. Dept. APS, Oklahoma City, OK 73118-7901 |
| cr | + Email/Text: blegal@phfa.org | Oct 13 2021 03:06:00 | Pennsylvania Housing Finance Agency Homeowner's Em, 211 North Front Street, Harrisburg, PA 17101-1406 |
| 14403179 | + EDI: GMACFS.COM | Oct 13 2021 07:03:00 | Ally, PO Box 380902, Minneapolis, MN 55438-0902 |
| 14415987 | EDI: GMACFS.COM | Oct 13 2021 07:03:00 | Ally Financial, PO Box 130424, Roseville MN |

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Total Noticed: 33

| | | | 55113-0004 |
|----------|--|----------------------|---|
| 14403182 | EDI: DISCOVER.COM | Oct 13 2021 07:03:00 | Discover Card, P.O. Box 15251, Wilmington, DE 19886 |
| 14412315 | EDI: DISCOVER.COM | Oct 13 2021 07:03:00 | Discover Bank, Discover Products Inc, PO Box 3025, New Albany, OH 43054-3025 |
| 14403184 | Email/Text: blegal@phfa.org | Oct 13 2021 03:06:00 | HEMAP, 211 North Front Street, PO Box 15206, Harrisburg, PA 17105-5206 |
| 14716017 | EDI: NAVIENTFKASMSERV.COM | Oct 13 2021 07:03:00 | Navient Solutions, LLC. on behalf of, Department of Education Loan Services, PO BOX 9635, Wilkes-Barre, PA 18773-9635 |
| 14678136 | Email/Text: Bankruptcy.Notices@pnc.com | Oct 13 2021 03:05:00 | PNC Bank, N.A., 3232 Newmark Drive, Miamisburg, OH 45342 |
| 14403189 | Email/Text: Bankruptcy.Notices@pnc.com | Oct 13 2021 03:05:00 | PNC Mortgage, P.O. Box 1820, Dayton, OH 45401 |
| 14404051 | + EDI: RECOVERYCORP.COM | Oct 13 2021 07:03:00 | PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021 |
| 15061857 | + Email/Text: bkrpt1019@hotmail.com | Oct 13 2021 03:05:00 | Preferred Auto Credit Exchange, 1019 Lawrence Avenue, Ellwood City, Pa 16117-1851 |
| 14403195 | + Email/Text: bankruptcydepartment@tsico.com | Oct 13 2021 03:06:00 | Transworld System, PO Box 15270, Wilmington, DE 19850-5270 |
| 14403196 | + Email/Text: bankruptcydepartment@tsico.com | Oct 13 2021 03:06:00 | Transworld Systems, PO Box 15520, Wilmington, DE 19850-5520 |
| 14403197 | + Email/Text: BankruptcyNotice@upmc.edu | Oct 13 2021 03:06:00 | UPMC, 2 Hot Metal Street, Room 386, Pittsburgh, PA 15203-2348 |
| 14659199 | + EDI: AIS.COM | Oct 13 2021 07:03:00 | Verizon, by American InfoSource LP as agent, 4515 N Santa Fe Ave, Oklahoma City, OK 73118-7901 |

TOTAL: 20

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

| Recip ID | Bypass Reason | Name and Address |
|----------|---------------|---|
| cr | | PNC BANK NATIONAL ASSOCIATION |
| cr | | PNC Bank, National Association |
| cr | *+ | PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021 |
| 14403186 | *+ | Heritage Valley Health, 2 Peachtree Way, Beaver, PA 15009-1954 |
| 14403191 | *+ | ROI, PO Box 62850, Baltimore, MD 21264-2850 |
| 14403198 | *+ | UPMC, 2 Hot Metal Street, Room 386, Pittsburgh, PA 15203-2348 |

TOTAL: 2 Undeliverable, 4 Duplicate, 0 Out of date forwarding address

NOTICE CERTIFICATION

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Oct 14, 2021

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on October 12, 2021 at the address(es) listed below:

| Name | Email Address |
|-------------------------------------|---|
| Brian Nicholas | on behalf of Creditor PNC BANK NATIONAL ASSOCIATION bnicholas@kmllawgroup.com |
| Brian Nicholas | on behalf of Creditor PNC Bank National Association bnicholas@kmllawgroup.com |
| David Neeren | on behalf of Attorney David Neeren dneeren@rasnj.com |
| Jill Locnikar | on behalf of Creditor United States of America United States Department of Education jill.locnikar@usdoj.gov, patricia.fitzgerald@usdoj.gov;caseview.ecf@usdoj.gov;kassi.horton@usdoj.gov |
| Lauren M. Lamb | on behalf of Joint Debtor Sally E. Hagerty julie.steidl@steidl-steinberg.com;courtdocs.sands@gmail.com;acordell@steidl-steinberg.com;cgoga@steidl-steinberg.com;LambLR53037@notify.bestcase.com;rlager@steidl-steinberg.com;leslie.nebel@steidl-steinberg.com |
| Lauren M. Lamb | on behalf of Debtor Dwayne R. Hagerty julie.steidl@steidl-steinberg.com;courtdocs.sands@gmail.com;acordell@steidl-steinberg.com;cgoga@steidl-steinberg.com;LambLR53037@notify.bestcase.com;rlager@steidl-steinberg.com;leslie.nebel@steidl-steinberg.com |
| Leon P. Haller | on behalf of Creditor Pennsylvania Housing Finance Agency Homeowner's Emergency Mortgage Assistance Program (PHFA-HEMAP) lhaller@pkh.com dmaurer@pkh.com;lrynard@pkh.com;mgutshall@pkh.com |
| Maria Miksich | on behalf of Creditor PNC BANK NATIONAL ASSOCIATION mmiksich@kmllawgroup.com |
| Office of the United States Trustee | ustpregion03.pi.ecf@usdoj.gov |
| Ronda J. Winnecour | cmevf@chapter13trusteedpa.com |

TOTAL: 10